B 10 (Supplement 1) (12/11)

UNITED STATES BANKRUPTCY COURT

Northern District of Texas

In re Donald Eugene Casper, Debtor

Case No. 12-70137-hdh13

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Mortgage Investors Corporation

Court claim no. (if known): 12

Last four digits of any number you use to identify the debtor's account: 0 8 5 8

Date of payment change: 4/1/2013
Must be at least 21 days after date of this notice

New total payment: $ 735.66
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______________________

Current escrow payment: $ 341.37 **New escrow payment:** $ 337.43

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______________________

Current interest rate: ________% **New interest rate:** ________%

Current principal and interest payment: $ ________ **New principal and interest payment:** $ ________

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☑ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ______________________

Current mortgage payment: $ ________ **New mortgage payment:** $ ________

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ ______ [signature] ______ Date 2 / 15 / 2013

Signature

Print: Adam Miles — Title: Attorney (CA)

First Name Middle Name Last Name

Company: Pite Duncan, LLP

Address: 4375 Jutland Drive, Suite 200

Number Street

San Diego CA 92177

City State ZIP Code

Contact phone (858) 750 – 7600

Email amiles@PiteDuncan.com

REPRESENTATION OF PRINTED DOCUMENT

REDACTED

MIC
MORTGAGE INVESTORS CORPORATION
Mortgage Bankers Since 1938

3451 Hammond Ave
PO Box 205
Waterloo, IA 50704-0205
1-877-569-4673
(Toll Free Number)

Important Note: In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

ESCROW ANALYSIS STATEMENT

ACCOUNT NUMBER: REDACTED 0858

PROPERTY ADDRESS:
2009 ARDATH AVE
WICHITA FALLS TX 76301-0000

ANALYSIS DATE: JANUARY 04, 2013

48499-0000012-001
DONALD E CASPER
1106 BROOK AVE
HAMILTON PL
WICHITA FALLS TX 76301

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section 1:

DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
COUNTY	DECEMBER 2013	2,377.24	2,424.55
FIRE	MARCH 2014	1,672.00	1,672.00
	TOTAL ANNUAL DISBURSEMENTS:	4,049.24	4,096.55
	TOTAL ESCROW PAYMENT:	337.43	341.37

The amounts above are based on either an estimate previously provided or the amount last disbursed.

New Payment Amount:		735.66
New Payment Effective:		APRIL 01, 2013
Next Scheduled Analysis:		APRIL 01, 2014

Payment change:	New	Prior Analysis
Escrow	337.43	341.37
Total	337.43	341.37
Principal/Interest	398.23	398.23
Total Payment	735.66	739.60

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

680-0682-1200F

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.
To reach our insurance department call: 1-800-256-9962.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

UNRELEASED SURPLUS NOTICE

MIC
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Mortgage Bankers Since 1938

THIS IS NOT A CHECK

Account Number	Surplus Amount
REDACTED	55.11

DONALD E CASPER

C18177

INTERNET REPRINT

ANALYSIS TYPE: 1/6 AGGREGATE
PROJECTED ESCROW BALANCE AS OF: MARCH 31, 2013

ACCOUNT NUMBER: REDACTED 0858
762.92 *

* Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			730.05	674.94
POC SHTG	32.87		762.92	
04/01/13	337.43	.00	1,100.35	1,012.37
05/01/13	337.43	.00	1,437.78	1,349.80
06/01/13	337.43	.00	1,775.21	1,687.23
07/01/13	337.43	.00	2,112.64	2,024.66
08/01/13	337.43	.00	2,450.07	2,362.09
09/01/13	337.43	.00	2,787.50	2,699.52
10/01/13	337.43	.00	3,124.93	3,036.95
11/01/13	337.43	.00	3,462.36	3,374.38
12/01/13	337.43	2,377.24-	1,422.55	1,334.57
01/01/14	337.43	.00	1,759.98	1,672.00
02/01/14	337.43	.00	2,097.41	2,009.43
03/01/14	337.43	1,672.00-	762.84	674.86 L

Current Escrow Balance: 361.78-

Esc Rcpts to Eff Dt		Esc Disb Prior to Eff Dt	
Due Dt	Due Amt	Disb Date	Disb Amt
08/12	341.37	03/27/13	1,672.00
09/12	341.37		
10/12	2,048.22 *		

*Indicates Sum of Remaining Escrow Payments &/or Escrow Disbursements to Effective Date.

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:
762.84

MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)
674.86

Section 3: ➡ **SURPLUS 55.11**

ESCROW ACCOUNT ACTIVITY (MAY 01, 2012 - MARCH 31, 2013)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
02/01/12		.00	.00	PAYMENT	329.78	190.59
02/01/12		.00	.00	FIRE	1,672.00-	190.59
03/01/12		.00	.00		.00	190.59
04/01/12		.00	.00		.00	190.59
BEGINNING BALANCE			1,024.22			190.59
05/01/12	PAYMENT	341.37	1,365.59	PAYMENT	329.78	520.37
06/01/12	PAYMENT	341.37	1,706.96		.00	520.37
07/01/12	PAYMENT	341.37	2,048.33		.00	520.37
08/01/12	PAYMENT	341.37	2,389.70	PAYMENT	354.91	875.28
09/01/12	PAYMENT	341.37	2,731.07	PAYMENT	397.60	1,272.88
10/01/12	PAYMENT	341.37	3,072.44	PAYMENT	356.27	1,629.15
11/01/12	PAYMENT	341.37	3,413.81	PAYMENT	14.94	733.15-
11/01/12		.00	3,413.81	TAX	2,377.24-	733.15-
12/01/12	PAYMENT	341.37	1,330.63	PAYMENT	356.35	376.80-
12/01/12	TAX	2,424.55-	1,330.63		.00	376.80-
01/01/13	PAYMENT	341.37	1,672.00	PAYMENT	15.02	361.78-
02/01/13	PAYMENT	341.37	2,013.37		.00	361.78-
03/01/13	PAYMENT	341.37	682.74		.00	361.78-
03/01/13	FIRE	1,672.00-	682.74		.00	361.78-

INTERNET REPRINT

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was served on the following parties at the addresses indicated by deposit in the United States Mail, first class postage prepaid and/or by electronic notice on February 15, 2013.

DEBTOR

Donald Eugene Casper
2009 Ardath Ave
Wichita Falls, TX 76301

DEBTOR'S ATTORNEY
(Via Electronic Notice)

Monte J. White
Monte J. White & Associates
1106 Brook Avenue
Hamilton Place
Wichita Falls, TX 76301

CHAPTER 13 TRUSTEE
(Via Electronic Notice)

Walter O'Cheskey
6308 Iola Avenue
Lubbock, TX 79424

U.S. TRUSTEE
(Via Electronic Notice)

U.S. Trustee
Department of Justice
1100 Commerce Street, Room 976
Dallas, TX 75242-1496

/s/ Adam Miles
Adam Miles